

7d Prepared By and Return To:
National City Mortgage
3232 Newmark Drive,
Miamisburg, OH 45342
Attn: Janice Bartlett
NCM Loan #: 6146216
Parcel ID #: 3074-1708.0-00008.00

SUBSTITUTION OF TRUSTEE

KNOW ALL MEN BY THESE PRESENTS, that whereas on February 23, 2009, Jason P Dyer and Penny L Dyer executed to an unnamed Trustee, a Deed of Trust, securing the Note referred to therein, which was recorded in Book 2999 Page 218, and/or Instrument number __, among the Land Records in Desoto County, Mississippi;

AND WHEREAS, the Deed of Trust provides that the Beneficiary shall at any time have the right to remove the trustee appointed therein and to appoint a successor trustee without notice or cause and to appoint the successor by an instrument duly executed, acknowledged, and recorded in the county in which the Deed of Trust is recorded;

AND WHEREAS, National City Mortgage a division of National City Bank, the Beneficiary under the Deed of Trust and the owner and holder of the Note thereby secured, desires to substitute Old Republic National Title Insurance company as Trustee;

NOW THEREFORE, under the power reserved in the Deed of Trust, National City Mortgage a division of National City Bank does hereby appoint Old Republic National Title Insurance Company as Substitute Trustee in the Deed of Trust and Substitute Trustee is hereby vested with all rights, powers and duties conferred upon the trustee in the Deed of Trust.

IN TESTIMONY WHEREOF, National City Mortgage a division of National City Bank has caused this instrument to be executed under seal this 8th day of April, 2009.

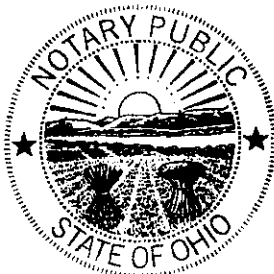

Jeff Blum, Mortgage Officer

CORPORATE ACKNOWLEDGEMENT

State of Ohio)
) SS.
County of Montgomery)

BEFORE ME, a Notary Public in and for said County and State, personally appeared Jeff Blum, Mortgage Officer of National City Mortgage a division of National City Bank, who acknowledged that he did sign the foregoing instrument and that the same is the free act and deed of said corporation and his free act and deed personally and as such officer.

IN WITNESS WHEREOF, I have hereunto set my hand, this 8th day of April, 2009.



CHRISTA DAHLINGHAUS, Notary Public
In and for the State of Ohio
My Commission Expires July 2, 2011



Christa Dahlinghaus
Notary Public, State of Ohio
My commission expires 7/02/2011

EXHIBIT A
LEGAL DESCRIPTION

Lot 8, The Highlands Subdivision, as situated in Section 17, Township 3 South, Range 7 West, DeSoto county, Mississippi as found at Plat Book 60 Pages 36-38 in the Office of the Chancery clerk of DeSoto county, Mississippi and to which reference is hereby made for a more particular description of said lot.

Tax Parcel ID#: 3074-1708.0-00008.00